

STEWARDSHIP FINANCIAL CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2290560	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$659	\$685	4.0%		
Loans	\$461	\$462	0.1%		
Construction & development	\$45	\$30	-34.6%		
Closed-end 1-4 family residential	\$98	\$106	7.4%		
Home equity	\$30	\$32	9.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-25.9%		
Commercial & Industrial	\$51	\$44	-12.8%		
Commercial real estate	\$222	\$230	3.9%		
Unused commitments	\$95	\$100	5.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$82	\$123	49.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$84	\$59	-29.8%		
Cash & balances due	\$9	\$20	125.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$2	\$29	1171.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$3	\$29	978.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$603	\$630	4.5%		
Deposits	\$530	\$577	8.9%		
Total other borrowings	\$70	\$51	-27.7%		
FHLB advances	\$55	\$36	-34.1%		
Equity					
Equity capital at quarter end	\$56	\$55	-0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.0%	--		
Tier 1 risk based capital ratio	11.0%	11.3%	--		
Total risk based capital ratio	12.3%	12.6%	--		
Return on equity ¹	6.0%	8.7%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	3.9%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.5%	37.7%	--		
Loss provision to net charge-offs (qtr)	78.5%	68.5%	--		
Net charge-offs to average loans and leases ¹	1.3%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	19.9%	7.8%	2.1%	0.5%	--
Closed-end 1-4 family residential	4.6%	4.5%	0.2%	0.0%	--
Home equity	5.0%	1.6%	0.9%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	4.3%	4.1%	0.0%	0.0%	--
Commercial real estate	1.3%	5.7%	0.0%	1.0%	--
Total loans	4.4%	4.9%	0.3%	0.6%	--